



UTILITY PATENT APPLICATION TRANSMITTAL

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Address to:

Box PATENT APPLICATION Assistant Commissioner for Patents Washington, DC 20231

Attorney Docket No.

FDC 0149 PUS

Inventor(s) or Application Identifier:

Cassandra J. Mollett

Mollie M. Hellige

Daniel R. Ahles

1.		application entitled <u>SYSTEM AND METHOD OF APPROVING A LIMIT OF</u> K CASHING OVER TIME is:		
	a.	X A new application under 37 C.F.R. §1.53(b).		
	b.	A continuation divisional or continuation-in-part application under 37 C.F.R. § 1.53(b) of prior application Serial No/ filed on, entitled		
Appl	icat	ion elements and other attached papers:		
2.	<u>x</u>	Specification (incl. Claims and Abstract) [Total Pages 16]		
3.	<u>x</u>	Drawings (informal _X formal) [Total Sheets _3]		
4.		Oath or Declaration		
	a.	Newly-executed		
	b.	Copy from a prior application (37 C.F.R. § 1.63(d))		
5.		Incorporation By Reference: The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Item 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.		
6.	—	This application is filed by fewer than all the inventors named in the prior application, 37 C.F.R. § $1.53(d)(4)$.		
	a.	DELETE the following inventor(s) named in the prior nonprovisional application:		
	b.	The inventor(s) to be deleted are set forth on a separate sheet attached hereto.		

CERTIFICATION UNDER 37 C.F.R. § 1.10

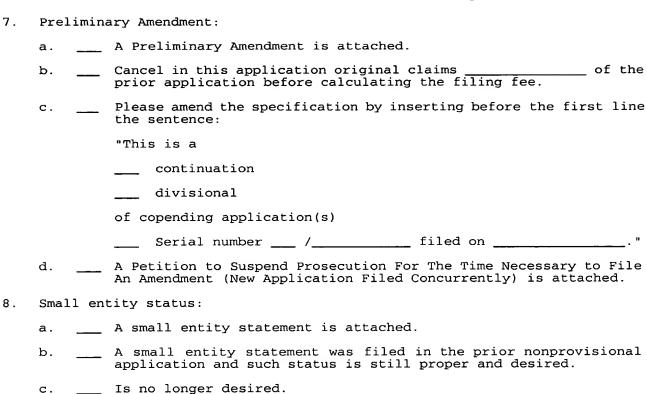
I hereby certify that this UTILITY PATENT APPLICATION TRANSMITTAL and the documents referred to as attached therein are being deposited on the below date with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee" addressed to: Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231.

Express Mail Label No	EL340896663US
Date of Deposit:	December 29, 1999

Sandra Darling of print name of person mailing paper)

KSignature of person

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9.	Fee	Calcu	ıla	tion	
J .	ree	Carci	$u \perp a$	I C T OII	:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS (37 C.F.R. § 1.16(c))	7 -20 =	0	X 18.00	0
INDEPENDENT CLAIMS (37 C.F.R. § 1.16(b))	2 -3 =	0	X 78.00	0
MULTIPLE DEPENDENT CLAIMS (if applicable) (37 C.F.R. §1.16(d)) 260.00			0	
BASIC FEE (37 C.F.R. § 1.16(a))				690.00
		Total of	above Calculations =	690.00
Reduction by 50%				
Assignment Recordal Fee 40.00				
			TOTAL =	690.00

- 10. \underline{x} A check in the amount of \$\frac{690.00}{}\$ is enclosed.
- 11. \underline{x} The Commissioner is hereby authorized to credit overpayments or charge the following fees (or any deficiency therein) to Deposit Account No. $\underline{02-3978}$:
 - a. x Fees required under 37 C.F.R. § 1.16.
 - b. x Fees required under 37 C.F.R. § 1.17.



12.	Mair	ntenance of Copendency of Prior	Application	
		in the pending prior applica	e and the appropriate fee have been filed tion (or are being filed in the prior with) to extend the period for response	
13.		An Information Disclosure Sta following indicated attachmen	tement (IDS) is attached, along with the ts thereto:	
	a.	Form PTO/SB/08 (sheet(s))	
	b.	Copies of references cite	ed	
14.		Certified copy of priority document(s)		
15.	<u>x</u>	Return Receipt Postcard		
16.		Other:		
17.	An Assignment of the invention to			
	a.	is attached.		
	b.	was recorded on	at Reel, Frame	
18.	The	power of attorney in the prior	application is to:	
	Name	e of Attorney of Record	Reg. No.	
		The power appears in the orig	inal papers in the prior application.	
		The power does not appear in on	the original papers, but was filed	
		A new power has been executed	and is attached.	
19.	Corr	respondence Address: Please ad	dress all future communications to:	
		Lawrence G. Almeda Brooks & Kushman P.C., 1000 Town Center, 22nd F. Southfield, MI 48075-1353 Telephone: 248-358-4400		
			Respectfully submitted,	
Date	e	ecember 29, 1999	JUD	
			Name: Lawrence G. Almeda Registration No.: P-46,151	
			<pre>X Attorney or agent of record Filed under Rule 34(a)</pre>	